

PATRICK L. FORTE, #80050
LAW OFFICES OF PATRICK L. FORTE
1624 Franklin Street, #911
Oakland, CA 94612
Telephone: (510) 465-3328
Facsimile: (510) 763-8354

Attorneys for Debtor

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 11-71476 WJL

SERGIO ENRIQUE GOMEZ,

Chapter 13

Debtor.

**DECLARATION OF DEBTOR IN
SUPPORT OF DEBTOR'S MOTION TO
VALUE LIEN**

I, Sergio Enrique Gomez, declare:

1. I am the debtor in the above-captioned case.
2. The facts contained herein are true and correct and if called upon as a witness I can testify competently as to them.
3. At the time I filed my chapter 13 case, on October 28, 2011, I was the owner of the real property located at 991 S. 12th Street, Kerman, CA 93630 (the "property").

1 4. I am informed and believe that my property has a value of
2 approximately \$145,110.00.

3 5. The property is encumbered by a First Deed of Trust which was
4 recorded in Fresno County on or about December 23, 2005, as document
5 2005-0299664 in favor of Option One Mortgage Corporation, as evidenced
6 by the face page of the recorded deed of trust, a copy of which is
7 attached as Exhibit A and made a part hereof.

8 6. The First Deed of Trust was assigned to US Bank, NA as Trustee
9 for Asset Backed Securities Corporation Home Equity Loan Trust, Series
10 OOMC 2006-HE3, Asset Backed Pass-Through Certificates, Series OOMC
11 2006-HE3 ("US Bank"), as evidenced by the Assignment Deed of Trust
12 recorded in Fresno County on or about May 3, 2013, as document 2013-
13 0064338, as evidenced by the a printout from the Fresno County
14 Recorder's office, a copy of which is attached as Exhibit B and made a
15 part hereof.

16 7. I owe approximately \$197,078.10 to Ocwen Loan Servicing, LLC,
17 as servicer to US Bank ("Ocwen"), the first position creditor, as
18 evidenced by their proof of claim, a copy of which is attached as
19 Exhibit C and made a part hereof.

20 8. According to document 2005-0299665 which was recorded in
21 Fresno County on or about December 23, 2005, Option One Mortgage
22 Corporation is the beneficiary of a Second Deed of Trust against the
23 property, as evidenced by the face page of the recorded deed of trust,
24 a copy of which is attached as Exhibit D and made a part hereof.

25 9. The Second Deed of Trust was assigned, through an unrecorded
26 Assignment Deed of Trust, to Wells Fargo Bank, N.A., as Trustee for

Structured Asset Securities Corporation, Mortgage Pass-Through
Certificates, Series 2006-OPT1 ("Wells Fargo"), as evidenced by a
letter provided by Real Time Resolutions, Inc., the servicer for the
second mortgage, a copy of which is attached as Exhibit E and made a
part hereof.

10. I owe approximately \$58,874.28 to Real Time Resolutions, as servicer for Wells Fargo, the second position creditor, as evidenced by their proof of claim, a copy of which is attached as Exhibit F and made a part hereof.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Dated: November 16, 2016 /s/ Sergio Enrique Gomez
SERGIO ENRIQUE GOMEZ